## Case 18-16479-amc Doc 18 Filed 10/28/18 Entered 10/29/18 01:04:09 Desc Imaged

Certificate of Notice Page 1 of 3 Eastern District of Pennsylvania

Case No. 18-16479-amc In re: Doris I. Yarbrough Chapter 13 Debtor

### CERTIFICATE OF NOTICE

District/off: 0313-2 User: dlv Page 1 of 1 Date Rcvd: Oct 26, 2018 Form ID: 309I Total Noticed: 13

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2018. 115 E Gorgas Lane, db +Doris I. Yarbrough, 1st Floor Rear, Philadelphia, PA 19119-2151 Cibik & Cataldo, P.C., 1500 Walnut Street, +MICHAEL A. CATALDO2. Suite 900. aty Philadelphia, PA 19102-3518 14213979 GLHEC & Aff obo GLHEGC, PO Box 8961, Madison WI 53708-8961 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: ecf@ccpclaw.com Oct 27 2018 02:56:35 MICHAEL A. CIBIK2, Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, +E-mail/Text: bncnotice@ph13trustee.com Oct 27 2018 02:59:14 Philadelphia, PA 19102 WILLIAM C. MILLER, Esq., tr Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229 E-mail/Text: megan.harper@phila.gov Oct 27 2018 02:58:36 City o City of Philadelphia, smq Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, City of Philadelphia Law Dept., Philadelphia, PA 19102-1595 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 27 2018 02:57:22 smg P.O. Box 280946, Pennsylvania Department of Revenue, Bankruptcy Division, Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 27 2018 02:58:12 smg U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Oct 27 2018 02:57:47 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500 United States Trustee, ust 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 EDI: CAPITALONE.COM Oct 27 2018 06:33:00 Capital One Bank (USA), N.A., PO Box 71083, 14216223 Charlotte, NC 28272-1083 +E-mail/Text: bankruptcy@cavps.com Oct 27 2018 02:58:03 14207292 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321 EDI: DISCOVER.COM Oct 27 2018 06:33:00 Discover Bank, 14209505 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025+EDI: PRA.COM Oct 27 2018 06:33:00 PRA Receivables Management, LLC, 14206232 PO Box 41021,

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

Norfolk, VA 23541-1021

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2018 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2018 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor Wells Fargo Bank N.A., as Trustee, et al... bkgroup@kmllawgroup.com

MICHAEL A. CATALDO2 on behalf of Debtor Doris I. Yarbrough ecf@ccpclaw.com, igotnotices@ccpclaw.com

MICHAEL A. CIBIK2 on behalf of Debtor Doris I. Yarbrough ecf@ccpclaw.com,

igotnotices@ccpclaw.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 5

TOTAL: 10

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Information to identify the case:							
Debtor 1	Doris I. Ya	rbrough			Social Security number or ITIN	xxx-xx-3212	
	First Name	Middle Name	Last Name	•	EIN		
Debtor 2		e Middle Name	Last Name	-	Social Security number or ITIN		
(Spouse, if filing)	First Name				EIN		
United States Bankruptcy Court Eastern District of Pennsylvania			Date case filed for chapter 13	9/28/18			
Case number: 18-	-16479-am	3					

# Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

\*\*Debtor's Photo ID &Social Security Card Must Be Presented at 341 Hearing\*\*

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Doris I. Yarbrough	
2.	All other names used in the last 8 years		
3.	Address	115 E Gorgas Lane 1st Floor Rear Philadelphia, PA 19119	
		MICHAEL A. CIBIK2	Contact phone 215-735-1060
4.	<b>Debtor's attorney</b> Name and address	Cibik & Cataldo, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Email: ecf@ccpclaw.com
5.	Bankruptcy trustee	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215–627–1377
	Name and address		Email: ecfemails@ph13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
	this case at this office or online at www.pacer.gov.		Contact phone (215)408–2800
			Date: 10/26/18

For more information, see page 2

Debtor Doris I. Yarbrough Case number 18–16479–amc

7.	Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.  Creditors may attend, but are not received to do as	November 28, 2018 at 10:30 AM  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18–341, 1234 Philadelphia, PA 19	Market Street, 9107			
8.	Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts: You must file:	Filing deadline: 1/27/19				
	required filing fee by the following deadlines.	a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or					
		<ul> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>					
		Deadline for all creditors to file a proof of claim Filing deadline: 12/7/18 (except governmental units):					
		Deadline for governmental units to file a proof of claim:	Filing deadline: 3	/27/19			
		Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.					
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline:	30 days after the conclusion of the meeting of creditors			
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of 250.00 The hearing on confirmation will be held on: 1/8/19 at 10:00 AM, Location: Courtroom #5, 900 Market Street, P		•			
10	D. Creditors with a foreign address	Creditors with a foreign If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the cou					
11	Filing a chapter 13     bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.					
12	2. Exempt property	to creditors, even if the case is converted to chapter 7. Debtors must	operty as exempt. Fully exempt property will not be sold and distributed to chapter 7. Debtors must file a list of property claimed as exempt. by clerk's office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> . If you believe that the law otors claimed, you may file an objection by the deadline.				
13	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the planter made. A discharge means that creditors may never try to collect the debt from the debtors personally exas provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadling you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.						